

Elevation Grant Program Frequently Asked Questions

1. What is the Elevation Grant Program?

- a. The Elevation Grant provides up to \$30,000 in grant assistance to defray the cost for homeowners to elevate to the latest (most recent) elevation requirements reflecting Best Available Data, issued by the Federal Emergency Management Agency (FEMA), or its successors, pursuant to the National Flood Insurance Program (NFIP), or a successor program, whether advisory, preliminary, or final.

2. What are the eligibility requirements for the Elevation Grant Program?

- a. You must currently meet all of the eligibility requirements for the Homeowner Assistance Program Phase you applied for (Phase I or Phase II), with certain exceptions related to divorced or deceased homeowners.
- b. You must have attached covenants to the damaged property under Phase I or Phase II and received the award. (Special procedures apply for homeowners whose Phase I or Phase II award calculation resulted in a negative or zero grant amount.)
- c. You must not have been eligible to receive or received assistance under Increased Cost Compliance (ICC) provisions of National Flood Insurance Program (NFIP).
- d. The damaged residence must be located within an area covered by a FEMA-issued Base Flood Elevation (BFE). The damaged residence must require elevation to meet this requirement..
- e. You must have owned and occupied the damaged single-family residence on 8/29/05, and you must still own and occupy it today.
- f. All construction must comply with the International Residential Code of 2003 and the International Building Code of 2003.
- g. The property must pass an environmental review.

3. How much is the grant?

- a. The grant is a fixed amount of \$30,000. If you have an Elevation Loan with Small Business Administration (SBA), that amount will be deducted from the grant and repaid to SBA.

4. I have an SBA loan. Will that affect my grant amount?

- a. If you have been approved for or received an SBA loan to elevate the residence, HAP will deduct the full amount approved for elevation and repay to SBA.

5. How will I be paid?

- a. If elevation has not been completed or you have not yet started, you will be paid in two disbursements. You will receive the first half of the grant money by providing a building permit and an Elevation Certificate to verify that your residence will be elevated to a height at or above the latest (most recent) elevation requirement reflecting Best Available Data, issued by FEMA, whether advisory, preliminary, or final. The remaining half of the grant will be paid after you finish construction and provide a FEMA Elevation Certificate that shows the finished construction meets the FEMA standard requirements. You will also be required to submit a Certificate of Occupancy or a local official equivalent in order to verify the elevation construction complies with the International Building Code (IBC) 2003 and International Residential Code (IRC) 2003

6. I've already finished my elevation. Can I receive the entire \$30,000 in one payment?

- a. Yes, if you meet the following requirements:

- You must provide a FEMA Elevation Certificate that shows that the *finished construction* meets the latest (most recent) elevation requirements reflecting Best Available Data, issued by FEMA, whether advisory, preliminary, or final.
- The elevation construction must comply with local building code requirements, the IRC 2003 and the IBC 2003.
- Your property must pass the environmental review.

7. What elevation standard do I have to meet in order to receive the Elevation Grant?

- a. You must elevate your damaged residence in compliance with FEMA's latest, most recent standards, whether advisory, preliminary, or final. You will be obligated to meet the standard in effect on the date you obtain your building permit. If you received your building permit before November 15, 2007, you must elevate to the Advisory Base Flood Elevation (ABFE) or the Base Flood Elevation defined by the preliminary Digital Flood Insurance Rate Maps (DFIRMs) if lower than the ABFE. If you obtained your building permit after November 15, 2007, *you must elevate* to the Base Flood Elevation defined by the preliminary DFIRMs.

8. What is the Advisory Base Flood Elevation (ABFE)?

- a. The ABFE is FEMA's revision of the Base Flood Elevation in effect on 8/29/2005. FEMA uses ABFE to reflect the latest calculation of flood risk, based upon the last 100 years of flood data.

9. What is the preliminary Digital Flood Insurance Rate Map?

- a. The DFIRM is FEMA's revision of the Advisory Base Flood Elevation (ABFE) that was released to the Mississippi coastal counties on November 15, 2007. FEMA uses the DFIRM to reflect the latest calculation of flood risk, based upon the last 100 years of flood data.

10. What if my local jurisdiction does not require elevation to the ABFE?

- a. You must elevate to or above the latest (most recent) elevation requirements reflecting Best Available Data, issued by FEMA, whether advisory, preliminary, or final.

11. Am I eligible if I am not required to elevate my residence?

- a. No. The damaged residence must be located within an area covered by a FEMA-issued Advisory Base Flood Elevation (ABFE) or an area covered by the Base Flood Elevation (BFE) as defined by the preliminary Digital Flood Insurance Rate Map (DFIRM) depending upon the building permit date. The damaged residence must require elevation to meet the BFE requirement.

12. Am I eligible for the Elevation Grant if I have already elevated my residence?

- a. Yes, the grant purpose is to offset the cost of elevating your residence to the BFE. Please remember, your property is still required to meet the environmental review requirements.

13. What is involved in the environmental review that must take place with the Elevation Grant?

- a. MDA will send an environmental inspector to your home to take photos and possibly measurements of the property. In many cases, that is all that is needed. If the reviewer determines it is necessary to enter on to your property, URS Corporation (URS), will call you to schedule a day and time to perform the review. URS has been contracted by MDA to perform the environment reviews

- 14. Do I have to be home when the environmental inspector performs the environmental review?**
- No, not necessarily. The initial environmental review does not require a scheduled visit with the homeowner. However, if the reviewer determines it is necessary to enter on to your property, URS will call you to schedule a day and time to perform the review.
- 15. My home does or may have historic value. Will that affect my environmental review?**
- Yes, your property will undergo a historical review and additional requirements may have to be met.
- 16. What happens if the environmental reviewer finds an environmental issue during the review and/or determines that additional environmental conditions apply to my property?**
- MDA will inform you if there is an issue or if you must comply with any additional requirements. In the event that additional investigation is required or more information must be collected, you may be contacted to schedule a site visit by URS.
- 17. What if I cannot correct the issue or do not want to?**
- You will not be eligible to receive the grant unless you are able to correct any problems identified during the environmental review.
- 18. Does receiving this package mean that I will definitely receive the Elevation Grant?**
- No, the grant award is not yet final. Receiving this package does not mean that you will ultimately qualify for and receive the grant.
- 19. How long will the Elevation Grant process take?**
- The amount of time it will take to complete the Elevation Grant process varies by applicant.
- 20. How and when will I know that I qualify?**
- Once you complete the required documents at the Elevation Grant appointment and all required reviews have been performed (eligibility & environmental) we will notify you in writing whether or not you qualify.
- 21. I have already received the maximum amount allowable from the Phase I or Phase II grant. Am I eligible to receive an additional \$30,000 for the Elevation Grant Program?**
- Yes, the Elevation Grant is a separate grant that is not governed by the Phase I or Phase II maximum amount.
- 22. Can I use the Elevation Grant money for anything I want?**
- No, the Elevation Grant must be used to offset the cost to elevate your residence to a height at or above the latest (most recent) elevation requirements reflecting Best Available Data, issued by FEMA, whether advisory, preliminary, or final.
- 23. I have sold my home. Am I still eligible for the Elevation Grant? Is the new owner eligible?**
- No, neither you nor the new owner is eligible. You are not eligible for the grant if you no longer own the damaged residence. The new owner is not eligible because the Elevation

Grant applicant must have owned and occupied the damaged residence on August 29, 2005 and have been a Homeowner Assistance Program (HAP) Phase I or Phase II approved applicant.

24. Will my check be made payable to me or to me and my mortgage company?

- a. Mortgage lenders will not be included as payees on the check. The grant checks will be made payable to the same person(s) as your Phase I or Phase II grant check (less any mortgage lenders), unless you specify a designated payee during your grant appointment.

25. I have already completed repairs to my damaged residence, but have not yet elevated. Is it going to cost more now to elevate and re-do some of the repairs?

- a. We encourage you to consult with a reputable contractor for estimates and advice.

26. How much does it typically cost to elevate a home? On average does the grant amount cover the cost?

- a. There is no easy answer. The cost varies based on a number of factors such as the size of the home, its location, and the materials used. You will need to contact a reputable contractor in order to obtain an estimate for your property.

27. I had flood insurance at the time of the hurricane. Am I eligible for the Elevation Grant?

- a. You are not eligible for the Elevation Grant Program if you were eligible to receive or received Increased Cost Compliance (ICC) funds under National Flood Insurance Program (NFIP).

28. There are people listed in my Elevation Grant package, who are no longer owners of my residence. What should I do?

- a. If ownership has changed after 8/29/2005 as the result of divorce or death of homeowners, then please contact the helpdesk at 866-369-6302. We will review each situation individually and advise you on how to proceed.

29. How is the grant calculated? Do I need to get an estimate from a contractor, like ICC requires?

- a. No, the grant amount is a fixed amount of \$30,000 minus SBA Elevation Loan, insurance payments received to elevate, FEMA payments received that have not been previously deducted from other MDA grants, and any past due state income or local ad valorem taxes you may owe.

30. Is there a closing or will I just receive a check?

- a. MDA has already determined that you are *potentially* eligible to participate in the program. Now that you have received the grant package, you should expect a call from a representative who will schedule an appointment at a HAP Service Center. At this appointment, you will sign the conditional grant agreement and a consent & release form. After the grant appointment MDA will complete the environmental review and verify all required documentation you submit. After verification, you will receive a letter notifying you of whether or not you qualify for the Elevation Grant.

31. I received ICC funds, but they were not sufficient to elevate my damaged residence to BFE. Can I still qualify for the Elevation Grant in order to make up the cost?

- a. No. Because you received ICC funds, you are not eligible for the Elevation Grant.

- 32. If I am not satisfied with the decision of MDA with regard to eligibility, what are my options?**
- a. MDA will outline an appeal process for the applicant to follow. The decision of the appeals board will be final.